

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
August 15, 2014

Account	2009	2010	2011	2012	2013	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Apr	2014 May	2014 Jun	2014 Jul
ASSETS															
1 Bank credit	-6.7	-2.6	1.6	4.1	1.1	3.0	0.6	-1.3	2.2	5.7	7.5	6.2	7.1	9.3	9.7
2 Securities in bank credit ²	6.2	6.9	1.8	7.5	-2.0	2.1	-2.4	-8.2	0.8	6.5	7.1	4.4	10.1	8.4	11.5
3 Treasury and agency securities ³	13.5	15.2	3.2	8.4	-5.6	-1.9	-8.1	-12.8	0.1	7.4	10.7	7.9	17.4	10.1	16.6
6 Other securities	-4.3	-7.1	-1.1	5.7	6.2	11.0	9.9	1.2	2.1	4.8	-0.2	-2.8	-4.7	4.8	0.9
9 Loans and leases in bank credit ⁸	-10.2	-5.7	1.6	2.9	2.3	3.3	1.7	1.3	2.6	5.5	7.7	6.9	6.0	9.6	9.1
10 Commercial and industrial loans	-18.4	-9.0	8.5	11.6	7.4	8.7	5.9	7.6	6.8	12.3	12.7	12.2	6.7	11.3	15.6
11 Real estate loans	-5.6	-5.5	-3.7	-1.1	-1.0	-0.3	-0.9	-1.9	-1.0	1.6	3.4	3.5	2.2	7.4	3.2
12 Revolving home equity loans	0.6	-4.1	-5.9	-7.1	-8.1	-8.1	-10.7	-7.7	-6.9	-6.4	-4.0	-3.8	-3.6	-2.3	-3.6
13 Closed-end residential loans ⁹	-8.7	-2.6	-0.4	1.2	-3.5	0.2	-0.9	-7.1	-6.3	-0.5	2.6	2.6	0.9	8.1	0.5
14 Commercial real estate loans ¹⁰	-4.7	-8.8	-6.4	-1.2	4.4	2.0	2.7	5.8	6.8	6.2	6.4	6.7	5.3	9.6	7.9
15 Consumer loans	-3.2	-6.8	-1.1	1.0	3.5	2.5	3.8	3.1	4.4	3.1	6.0	8.1	6.9	6.7	9.6
16 Credit cards and other revolving plans	-6.2	-10.8	-2.0	-0.6	0.8	0.5	1.8	-0.7	1.8	1.3	4.0	7.9	5.4	3.0	7.2
17 Other consumer loans ¹¹	1.2	-1.4	0.0	3.0	6.6	4.6	6.3	7.3	7.4	5.0	8.2	8.4	8.6	10.5	12.5
18 Other loans and leases	-23.1	0.3	18.8	7.5	4.7	8.6	2.2	1.1	6.8	10.5	15.6	8.3	15.7	16.9	17.0
21 LESS: Allowance for loan and lease losses	—	—	-17.8	-16.5	-15.5	-15.1	-14.6	-18.3	-18.0	-17.6	-10.0	-8.1	-9.2	-14.4	-11.4
22 Interbank loans ¹²	-38.5	-22.9	-37.2	4.1	-11.1	15.1	-5.4	-24.6	-30.0	11.1	23.0	22.7	62.6	26.2	84.9
25 Cash assets ¹⁵	49.5	-7.8	47.6	-2.1	55.2	45.0	47.0	51.7	42.2	16.9	15.3	8.1	3.4	36.0	6.8
26 Trading assets ¹⁶	—	—	4.0	-1.5	-33.2	-19.1	-32.8	-59.9	-40.5	5.0	-7.9	-17.1	10.8	-45.1	7.4
29 Other assets ¹⁸	-3.6	4.5	-3.6	-5.1	-0.3	2.7	1.0	3.1	-7.7	3.8	1.0	0.5	6.8	4.3	9.2
30 TOTAL ASSETS ¹⁹	-6.0	-2.6	5.3	2.6	7.2	8.1	6.5	6.0	7.4	7.9	8.5	6.0	7.0	13.6	9.9
LIABILITIES															
31 Deposits	5.2	2.4	6.7	7.2	6.4	7.0	4.8	6.1	7.2	8.3	7.6	8.4	7.9	3.4	7.9
32 Large time deposits	-5.6	-7.3	-13.6	-1.2	5.4	10.8	-2.1	9.4	3.3	15.1	7.0	14.2	4.9	-14.2	12.1
33 Other deposits	—	—	12.4	9.0	6.6	6.2	6.2	5.5	8.0	7.0	7.7	7.3	8.5	7.0	7.1
34 Borrowings	-24.5	-18.9	-14.5	-5.2	-0.9	1.9	-9.9	-1.8	6.3	8.0	20.2	18.6	15.8	46.5	21.1
37 Trading liabilities ²⁰	—	—	1.1	-8.7	-26.9	-14.5	-11.9	-70.2	-20.9	-2.4	-33.1	-75.3	2.0	-36.1	25.7
41 Other liabilities ²¹	-10.8	9.3	-1.4	-0.7	-8.9	1.3	-5.5	-12.3	-20.1	-9.4	-7.6	-32.5	-3.0	-5.1	23.9
42 TOTAL LIABILITIES ¹⁹	-7.1	-3.3	5.5	2.3	8.1	9.1	7.0	8.1	7.3	7.6	8.9	5.4	9.4	14.2	11.5

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	10,027.2	10,124.0	10,195.1	10,280.7	10,334.0	10,395.1	10,475.5	10,564.2	10,553.3	10,570.8	10,583.4	10,581.3
2	Securities in bank credit ²	2,705.8	2,723.6	2,737.4	2,756.5	2,766.6	2,789.9	2,809.4	2,837.2	2,834.7	2,837.1	2,836.5	2,836.6
3	Treasury and agency securities ³	1,812.4	1,816.4	1,828.7	1,843.0	1,855.2	1,882.1	1,898.0	1,924.9	1,921.4	1,925.5	1,930.0	1,933.7
4	Mortgage-backed securities (MBS) ⁴	1,343.3	1,323.2	1,331.6	1,334.0	1,333.1	1,343.6	1,351.8	1,354.1	1,353.2	1,354.4	1,355.3	1,355.1
5	Non-MBS ⁵	469.1	493.3	497.2	509.0	522.1	538.5	546.2	570.7	568.2	571.1	574.7	578.6
6	Other securities	893.5	907.2	908.7	913.5	911.4	907.8	911.4	912.3	913.3	911.6	906.5	902.9
7	Mortgage-backed securities ⁶	142.4	140.3	138.4	138.2	137.3	135.4	135.2	135.2	135.4	134.5	134.6	133.6
8	Non-MBS ⁷	751.0	766.9	770.3	775.3	774.1	772.4	776.2	777.1	777.9	777.1	771.9	769.2
9	Loans and leases in bank credit ⁸	7,321.4	7,400.4	7,457.7	7,524.2	7,567.4	7,605.1	7,666.1	7,727.0	7,718.6	7,733.7	7,746.8	7,744.7
10	Commercial and industrial loans	1,561.1	1,610.5	1,645.9	1,666.1	1,683.0	1,692.4	1,708.4	1,731.1	1,730.6	1,726.4	1,733.4	1,740.4
11	Real estate loans	3,538.9	3,529.1	3,538.2	3,555.3	3,565.8	3,572.2	3,594.1	3,605.9	3,604.4	3,614.9	3,612.3	3,599.5
12	Revolving home equity loans	487.8	471.4	469.2	468.7	467.2	465.8	464.9	463.7	463.9	463.5	463.4	462.2
13	Closed-end residential loans ⁹	1,597.2	1,554.9	1,557.7	1,566.2	1,569.6	1,570.7	1,581.3	1,583.0	1,580.9	1,591.0	1,586.6	1,574.1
14	Commercial real estate loans ¹⁰	1,454.0	1,502.8	1,511.3	1,520.4	1,529.0	1,535.7	1,548.0	1,559.2	1,559.6	1,560.4	1,562.2	1,563.2
15	Consumer loans	1,137.2	1,143.1	1,145.9	1,148.9	1,156.7	1,163.4	1,169.8	1,179.5	1,178.8	1,180.0	1,183.1	1,182.2
16	Credit cards and other revolving plans	606.1	594.5	595.5	594.7	598.6	601.3	602.8	606.4	605.4	606.3	608.7	607.7
17	Other consumer loans ¹¹	531.2	548.7	550.3	554.2	558.1	562.1	567.0	573.1	573.4	573.7	574.4	574.5
18	Other loans and leases	1,084.1	1,117.7	1,127.7	1,153.9	1,161.9	1,177.1	1,193.7	1,210.6	1,204.8	1,212.5	1,218.1	1,222.5
19	Fed funds and reverse RPs with nonbanks ¹²	295.5	273.4	275.4	290.6	299.0	303.5	310.4	318.3	313.9	322.2	322.8	313.8
20	All other loans and leases ¹³	788.6	844.3	852.3	863.3	862.8	873.7	883.2	892.3	890.9	890.3	895.2	908.8
21	LESS: Allowance for loan and lease losses	133.4	120.9	119.5	118.7	117.9	116.9	115.5	114.5	114.5	114.5	114.6	113.3
22	Interbank loans ¹²	119.4	111.4	112.2	111.0	113.1	119.0	121.6	130.2	132.8	127.2	129.1	112.2
23	Fed funds and reverse RPs with banks ¹²	106.1	101.4	101.8	100.0	101.2	105.7	108.6	117.9	120.2	115.1	117.9	100.7
24	Loans to commercial banks ¹⁴	13.3	10.0	10.4	11.0	11.9	13.3	13.0	12.4	12.6	12.1	11.2	11.5
25	Cash assets ¹⁵	2,207.2	2,635.1	2,680.6	2,740.8	2,759.2	2,767.1	2,850.1	2,866.4	2,842.4	2,903.9	2,895.7	2,921.0
26	Trading assets ¹⁶	235.5	201.6	204.3	203.2	200.3	202.1	194.5	195.7	195.0	200.0	195.9	194.5
27	Derivatives with a positive fair value ¹⁷	217.8	186.4	188.1	186.3	183.3	181.0	172.7	172.9	172.0	176.3	172.3	170.8
28	Other trading assets	17.7	15.1	16.2	16.8	17.0	21.0	21.8	22.8	23.0	23.7	23.6	23.7
29	Other assets ¹⁸	1,143.6	1,128.1	1,127.0	1,125.2	1,125.7	1,132.1	1,136.2	1,145.4	1,146.7	1,147.4	1,153.0	1,154.7
30	TOTAL ASSETS ¹⁹	13,599.5	14,079.2	14,199.8	14,342.2	14,414.3	14,498.4	14,662.4	14,787.4	14,755.8	14,834.7	14,842.4	14,850.5

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6	
LIABILITIES														
31	Deposits	9,501.0	9,847.0	9,926.9	9,995.8	10,066.0	10,132.3	10,161.4	10,231.4	10,259.7	10,257.9	10,211.0	10,166.5	
32	Large time deposits	1,564.0	1,626.2	1,639.7	1,654.2	1,673.8	1,680.8	1,660.9	1,677.9	1,687.5	1,666.3	1,675.1	1,662.0	
33	Other deposits	7,937.0	8,220.9	8,287.2	8,341.5	8,392.2	8,451.5	8,500.5	8,553.4	8,572.2	8,591.5	8,535.9	8,504.5	
34	Borrowings	1,519.9	1,557.7	1,552.3	1,588.4	1,613.0	1,634.3	1,697.6	1,728.1	1,718.5	1,716.1	1,753.7	1,729.6	
35	Borrowings from banks in the U.S.	139.3	137.4	139.9	144.8	138.2	139.8	140.8	151.5	156.4	146.3	154.8	135.5	
36	Borrowings from others	1,380.6	1,420.3	1,412.5	1,443.6	1,474.8	1,494.4	1,556.9	1,576.5	1,562.2	1,569.8	1,599.0	1,594.1	
37	Trading liabilities ²⁰	218.7	199.3	197.2	194.5	182.3	182.6	177.1	180.9	182.4	184.3	179.5	181.3	
38	Derivatives with a negative fair value ¹⁷	184.0	155.9	151.3	149.7	145.1	145.0	140.3	142.1	141.6	146.0	141.3	142.1	
39	Other trading liabilities	34.7	43.4	45.9	44.8	37.2	37.6	36.8	38.9	40.7	38.3	38.2	39.3	
40	Net due to related foreign offices	431.2	538.5	562.6	584.8	570.5	583.8	651.0	667.5	629.4	693.8	702.0	751.8	
41	Other liabilities ²¹	441.2	400.9	403.0	409.6	398.5	397.5	395.8	403.7	391.5	403.5	418.6	414.7	
42	TOTAL LIABILITIES ¹⁹	12,112.0	12,543.4	12,642.1	12,773.2	12,830.3	12,930.4	13,083.0	13,211.6	13,181.4	13,255.6	13,264.8	13,243.9	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,487.4	1,535.9	1,557.7	1,569.1	1,584.0	1,568.0	1,579.5	1,575.9	1,574.3	1,579.1	1,577.6	1,606.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.6	-6.6	-0.5	-1.5	1.6	10.3	8.9	9.2	8.1	10.6	9.1	9.5	
45	Securitized consumer loans ²⁴	20.6	20.9	19.9	19.2	18.5	18.4	19.0	19.2	19.0	19.2	19.7	19.6	
46	Securitized credit cards and other revolving plans	11.6	11.8	11.0	10.3	10.0	10.0	10.7	10.7	10.7	10.6	11.1	11.0	
47	Other securitized consumer loans	9.0	9.1	9.0	8.9	8.5	8.4	8.4	8.5	8.3	8.6	8.6	8.6	
48	Securitized real estate loans ²⁴	694.3	675.8	666.6	661.3	657.7	658.7	658.7	656.8	655.9	656.0	660.0	660.5	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending			
										Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	9,985.3	10,135.7	10,193.6	10,267.2	10,327.6	10,395.4	10,465.1	10,522.5	10,502.6	10,506.8	10,556.0	10,576.5
2	Securities in bank credit ²	2,686.4	2,718.4	2,736.4	2,763.8	2,776.8	2,793.7	2,799.1	2,818.3	2,811.1	2,816.7	2,824.9	2,830.7
3	Treasury and agency securities ³	1,801.7	1,812.3	1,830.0	1,853.6	1,869.6	1,890.0	1,896.8	1,915.3	1,908.6	1,914.4	1,924.5	1,931.2
4	Mortgage-backed securities (MBS) ⁴	1,338.2	1,321.8	1,332.1	1,337.0	1,339.4	1,346.6	1,348.3	1,350.4	1,346.8	1,350.9	1,353.2	1,355.1
5	Non-MBS ⁵	463.5	490.5	497.9	516.6	530.2	543.4	548.5	564.9	561.7	563.5	571.3	576.1
6	Other securities	884.7	906.1	906.4	910.2	907.1	903.7	902.3	903.0	902.5	902.3	900.4	899.5
7	Mortgage-backed securities ⁶	141.2	140.0	138.7	138.3	137.5	135.7	134.5	133.8	133.7	134.0	133.5	132.7
8	Non-MBS ⁷	743.5	766.1	767.7	771.9	769.7	768.0	767.8	769.2	768.8	768.4	767.0	766.8
9	Loans and leases in bank credit ⁸	7,298.8	7,417.3	7,457.2	7,503.4	7,550.8	7,601.7	7,666.1	7,704.2	7,691.6	7,690.1	7,731.1	7,745.8
10	Commercial and industrial loans	1,556.5	1,606.8	1,647.6	1,673.2	1,692.8	1,702.8	1,713.7	1,726.2	1,725.3	1,718.6	1,730.3	1,737.1
11	Real estate loans	3,534.1	3,533.7	3,537.7	3,545.1	3,559.1	3,571.2	3,593.5	3,602.1	3,602.3	3,595.6	3,606.4	3,611.4
12	Revolving home equity loans	487.0	471.3	469.0	467.6	466.9	465.8	465.0	463.0	463.2	462.8	462.7	461.8
13	Closed-end residential loans ⁹	1,594.2	1,559.0	1,556.0	1,557.7	1,563.7	1,567.7	1,579.6	1,581.3	1,580.7	1,573.8	1,582.7	1,589.0
14	Commercial real estate loans ¹⁰	1,453.0	1,503.5	1,512.7	1,519.8	1,528.6	1,537.7	1,549.0	1,557.8	1,558.3	1,559.1	1,561.0	1,560.7
15	Consumer loans	1,133.4	1,156.1	1,146.1	1,137.6	1,148.4	1,157.9	1,168.4	1,175.4	1,173.2	1,174.9	1,182.2	1,178.7
16	Credit cards and other revolving plans	603.4	606.3	594.8	584.9	590.8	596.3	601.2	603.8	601.6	602.8	608.8	605.1
17	Other consumer loans ¹¹	530.1	549.8	551.3	552.7	557.6	561.6	567.2	571.6	571.7	572.1	573.4	573.6
18	Other loans and leases	1,074.8	1,120.7	1,125.8	1,147.5	1,150.5	1,169.9	1,190.4	1,200.4	1,190.8	1,201.0	1,212.1	1,218.6
19	Fed funds and reverse RPs with nonbanks ¹²	284.3	272.7	279.0	289.6	292.9	301.6	306.6	306.5	298.7	310.6	315.3	308.6
20	All other loans and leases ¹³	790.5	847.9	846.8	857.8	857.6	868.3	883.8	894.0	892.0	890.4	896.8	910.0
21	LESS: Allowance for loan and lease losses	132.4	120.2	120.0	119.1	117.0	117.0	115.7	113.7	113.8	113.6	113.7	113.6
22	Interbank loans ¹²	116.3	113.6	115.7	112.6	112.7	114.5	118.2	126.7	133.6	122.4	125.1	110.2
23	Fed funds and reverse RPs with banks ¹²	103.1	103.5	105.5	101.7	101.1	101.4	105.3	114.5	121.0	110.4	113.5	98.6
24	Loans to commercial banks ¹⁴	13.1	10.1	10.2	10.9	11.7	13.1	12.9	12.2	12.6	12.0	11.6	11.7
25	Cash assets ¹⁵	2,231.0	2,645.4	2,716.4	2,736.0	2,733.2	2,776.6	2,838.8	2,884.1	2,880.0	2,899.8	2,904.4	2,896.1
26	Trading assets ¹⁶	233.3	199.9	204.1	199.4	196.7	202.1	194.9	193.7	193.4	197.3	191.1	193.8
27	Derivatives with a positive fair value ¹⁷	214.9	184.7	187.7	182.2	179.5	181.0	172.6	170.1	169.5	172.9	167.5	169.8
28	Other trading assets	18.4	15.2	16.4	17.2	17.2	21.0	22.3	23.6	23.9	24.4	23.6	24.0
29	Other assets ¹⁸	1,134.4	1,128.6	1,129.5	1,128.8	1,124.2	1,128.0	1,132.4	1,138.2	1,138.9	1,139.1	1,144.4	1,146.7
30	TOTAL ASSETS ¹⁹	13,567.9	14,103.0	14,239.3	14,324.9	14,377.4	14,499.6	14,633.6	14,751.5	14,734.7	14,751.8	14,807.3	14,809.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6	
LIABILITIES														
31	Deposits	9,451.8	9,874.3	9,926.0	10,023.5	10,094.1	10,074.0	10,113.2	10,175.6	10,202.4	10,123.3	10,177.4	10,156.6	
32	Large time deposits	1,566.0	1,632.0	1,639.0	1,649.6	1,677.6	1,686.8	1,670.8	1,678.1	1,684.9	1,669.5	1,674.5	1,654.9	
33	Other deposits	7,885.8	8,242.3	8,287.1	8,373.9	8,416.6	8,387.1	8,442.4	8,497.6	8,517.6	8,453.9	8,502.9	8,501.7	
34	Borrowings	1,510.6	1,562.2	1,571.0	1,587.0	1,614.3	1,667.8	1,701.0	1,718.9	1,714.5	1,713.7	1,739.2	1,720.8	
35	Borrowings from banks in the U.S.	137.3	138.5	141.6	144.4	139.1	138.3	139.9	149.2	158.2	142.9	151.0	132.4	
36	Borrowings from others	1,373.3	1,423.7	1,429.4	1,442.6	1,475.2	1,529.6	1,561.1	1,569.6	1,556.3	1,570.7	1,588.2	1,588.4	
37	Trading liabilities ²⁰	213.9	200.7	197.2	191.5	179.6	183.7	177.8	176.5	178.1	180.2	172.8	179.3	
38	Derivatives with a negative fair value ¹⁷	179.7	156.8	150.9	147.4	143.0	146.2	139.8	138.6	138.2	141.5	136.1	141.0	
39	Other trading liabilities	34.2	43.9	46.3	44.1	36.7	37.5	38.0	37.9	39.9	38.6	36.7	38.2	
40	Net due to related foreign offices	460.0	538.0	595.5	562.6	542.1	603.4	664.6	695.1	672.0	747.8	708.5	754.7	
41	Other liabilities ²¹	434.9	396.9	403.8	406.6	390.2	394.8	391.8	398.0	382.9	395.5	417.3	408.6	
42	TOTAL LIABILITIES ¹⁹	12,071.3	12,572.0	12,693.5	12,771.2	12,820.4	12,923.7	13,048.4	13,164.2	13,150.0	13,160.5	13,215.3	13,220.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,496.6	1,530.9	1,545.8	1,553.7	1,557.0	1,575.9	1,585.2	1,587.3	1,584.8	1,591.4	1,592.1	1,589.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.6	-6.6	-0.5	-1.5	1.6	10.3	8.9	9.2	8.1	10.6	9.1	9.5	
45	Securitized consumer loans ²⁴	20.0	21.3	20.1	19.2	18.7	18.3	18.6	18.7	18.4	18.6	19.3	19.3	
46	Securitized credit cards and other revolving plans	11.4	12.0	11.1	10.3	10.1	9.9	10.4	10.6	10.4	10.4	11.1	11.2	
47	Other securitized consumer loans	8.6	9.2	9.0	8.9	8.6	8.4	8.2	8.1	8.0	8.2	8.2	8.1	
48	Securitized real estate loans ²⁴	692.9	677.6	668.7	664.0	656.0	656.0	655.7	654.7	654.9	655.0	655.0	655.0	

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending			
										Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	9,183.8	9,253.2	9,313.5	9,377.0	9,417.8	9,467.6	9,530.5	9,610.4	9,606.8	9,625.4	9,625.5	9,622.9
2	Securities in bank credit ²	2,506.4	2,522.5	2,538.8	2,557.8	2,567.8	2,589.7	2,608.7	2,637.9	2,635.5	2,641.6	2,639.2	2,641.3
3	Treasury and agency securities ³	1,715.0	1,724.5	1,739.0	1,754.4	1,770.5	1,795.1	1,809.7	1,836.7	1,833.8	1,840.4	1,842.8	1,848.1
4	Mortgage-backed securities (MBS) ⁴	1,328.3	1,309.9	1,319.8	1,322.6	1,322.0	1,332.8	1,341.1	1,343.9	1,342.8	1,344.2	1,345.3	1,344.9
5	Non-MBS ⁵	386.8	414.6	419.2	431.8	448.5	462.3	468.5	492.8	491.0	496.2	497.5	503.2
6	Other securities	791.3	797.9	799.8	803.4	797.3	794.6	799.0	801.2	801.6	801.2	796.3	793.2
7	Mortgage-backed securities ⁶	135.9	132.3	130.7	130.6	129.8	127.9	127.6	127.7	127.8	126.9	127.4	126.4
8	Non-MBS ⁷	655.4	665.6	669.1	672.8	667.5	666.7	671.5	673.5	673.8	674.3	669.0	666.7
9	Loans and leases in bank credit ⁸	6,677.5	6,730.8	6,774.7	6,819.2	6,850.0	6,877.8	6,921.7	6,972.5	6,971.3	6,983.8	6,986.4	6,981.7
10	Commercial and industrial loans	1,298.1	1,336.2	1,361.6	1,374.8	1,388.2	1,398.8	1,411.7	1,427.7	1,429.5	1,424.0	1,428.2	1,433.1
11	Real estate loans	3,509.0	3,498.4	3,506.5	3,524.2	3,533.5	3,539.5	3,559.8	3,570.9	3,568.9	3,580.6	3,576.8	3,564.5
12	Revolving home equity loans	487.5	471.1	468.9	468.4	466.9	465.5	464.6	463.4	463.6	463.1	463.1	461.9
13	Closed-end residential loans ⁹	1,595.9	1,553.8	1,556.6	1,565.2	1,568.4	1,569.6	1,580.0	1,581.6	1,579.3	1,589.9	1,584.9	1,573.2
14	Commercial real estate loans ¹⁰	1,425.6	1,473.5	1,481.1	1,490.6	1,498.2	1,504.4	1,515.3	1,525.9	1,526.0	1,527.5	1,528.8	1,529.4
15	Consumer loans	1,134.9	1,140.6	1,143.4	1,146.4	1,154.3	1,161.1	1,167.5	1,177.1	1,176.4	1,177.6	1,180.7	1,179.8
16	Credit cards and other revolving plans	606.1	594.5	595.5	594.7	598.6	601.3	602.8	606.4	605.4	606.3	608.7	607.7
17	Other consumer loans ¹¹	528.8	546.1	547.8	551.8	555.7	559.8	564.6	570.7	571.0	571.3	571.9	572.1
18	Other loans and leases	735.4	755.6	763.3	773.8	774.0	778.4	782.8	796.9	796.5	801.6	800.7	804.3
19	Fed funds and reverse RPs with nonbanks ¹²	139.8	116.6	116.6	116.4	113.0	111.4	109.1	115.0	113.8	118.6	117.5	113.0
20	All other loans and leases ¹³	595.7	639.1	646.7	657.3	661.0	667.1	673.7	681.9	682.7	683.0	683.1	691.3
21	LESS: Allowance for loan and lease losses	132.7	120.1	119.3	118.6	117.7	116.8	115.1	113.7	113.7	113.6	113.8	112.5
22	Interbank loans ¹²	97.2	86.7	87.6	86.6	86.8	87.8	90.0	94.5	98.0	90.2	94.8	75.6
23	Fed funds and reverse RPs with banks ¹²	87.6	79.9	80.9	79.7	79.1	79.2	81.4	86.5	89.9	82.5	87.3	67.9
24	Loans to commercial banks ¹⁴	9.6	6.8	6.8	6.9	7.7	8.6	8.6	8.0	8.1	7.7	7.5	7.7
25	Cash assets ¹⁵	1,117.5	1,352.1	1,328.6	1,335.5	1,374.5	1,376.8	1,403.0	1,428.2	1,435.7	1,463.3	1,407.6	1,429.5
26	Trading assets ¹⁶	135.3	119.2	121.4	118.2	116.4	119.1	113.7	114.6	114.4	118.5	115.2	114.3
27	Derivatives with a positive fair value ¹⁷	123.6	109.2	109.8	106.1	104.0	103.1	96.8	96.7	96.6	99.4	95.6	95.4
28	Other trading assets	11.7	10.1	11.6	12.1	12.4	16.1	16.9	17.9	17.8	19.1	19.6	18.8
29	Other assets ¹⁸	1,072.2	1,056.0	1,054.5	1,051.4	1,054.1	1,058.0	1,061.6	1,064.1	1,066.7	1,068.2	1,065.4	1,078.0
30	TOTAL ASSETS ¹⁹	11,473.4	11,747.2	11,786.5	11,850.0	11,931.9	11,992.5	12,083.7	12,198.1	12,207.8	12,251.9	12,194.8	12,207.9

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending			
										Jul 16	Jul 23	Jul 30	Aug 6
LIABILITIES													
31	Deposits	8,490.2	8,764.5	8,826.3	8,883.3	8,942.7	8,998.0	9,038.1	9,085.2	9,110.6	9,127.8	9,054.4	9,030.6
32	Large time deposits	701.9	715.8	712.3	716.5	730.8	731.5	725.7	727.0	730.6	729.1	722.2	718.7
33	Other deposits	7,788.3	8,048.6	8,114.0	8,166.7	8,211.8	8,266.5	8,312.4	8,358.2	8,380.0	8,398.7	8,332.2	8,311.8
34	Borrowings	944.9	957.9	938.0	955.4	972.2	974.2	1,002.4	1,014.2	1,007.8	1,006.5	1,029.4	1,004.7
35	Borrowings from banks in the U.S.	99.7	100.5	99.3	101.1	96.4	95.8	98.5	107.1	110.1	102.4	110.5	91.7
36	Borrowings from others	845.1	857.5	838.7	854.3	875.8	878.4	903.9	907.0	897.7	904.1	918.9	912.9
37	Trading liabilities ²⁰	119.9	115.0	113.5	107.7	99.9	99.7	96.7	100.1	102.3	102.3	98.3	100.9
38	Derivatives with a negative fair value ¹⁷	95.3	80.9	78.0	74.5	72.2	72.1	68.6	70.1	70.5	73.4	68.9	71.0
39	Other trading liabilities	24.6	34.0	35.5	33.2	27.7	27.6	28.1	30.0	31.7	28.9	29.4	29.9
40	Net due to related foreign offices	27.7	18.2	16.0	1.8	9.3	16.5	32.2	61.6	54.1	63.8	71.7	107.1
41	Other liabilities ²¹	382.5	344.8	347.5	353.9	342.7	342.7	339.0	343.4	338.2	346.2	350.2	356.3
42	TOTAL LIABILITIES ¹⁹	9,965.2	10,200.4	10,241.3	10,302.0	10,366.8	10,431.0	10,508.4	10,604.5	10,613.0	10,646.5	10,604.0	10,599.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,508.2	1,546.8	1,545.2	1,548.0	1,565.1	1,561.5	1,575.3	1,593.5	1,594.8	1,605.4	1,590.8	1,608.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.7	-3.0	2.7	1.5	4.1	12.2	10.7	10.8	9.8	12.3	10.7	11.0
45	Securitized consumer loans ²⁴	20.6	20.9	19.9	19.2	18.5	18.4	19.0	19.2	19.0	19.2	19.7	19.6
46	Securitized credit cards and other revolving plans	11.6	11.8	11.0	10.3	10.0	10.0	10.7	10.7	10.7	10.6	11.1	11.0
47	Other securitized consumer loans	9.0	9.1	9.0	8.9	8.5	8.4	8.4	8.5	8.3	8.6	8.6	8.6
48	Securitized real estate loans ²⁴	694.3	675.8	666.6	661.4	657.7	658.7	658.7	656.8	655.9	656.0	660.0	660.5

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending			
										Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	9,147.0	9,268.9	9,306.2	9,358.5	9,410.8	9,465.9	9,523.6	9,576.4	9,564.8	9,565.4	9,600.9	9,617.2
2	Securities in bank credit ²	2,487.1	2,518.0	2,536.6	2,563.4	2,578.3	2,594.4	2,601.0	2,619.4	2,612.9	2,620.4	2,625.4	2,632.7
3	Treasury and agency securities ³	1,704.6	1,720.4	1,738.7	1,763.1	1,784.2	1,803.1	1,809.4	1,827.2	1,821.2	1,828.8	1,835.4	1,843.9
4	Mortgage-backed securities (MBS) ⁴	1,322.6	1,308.5	1,321.0	1,326.6	1,328.7	1,336.1	1,337.7	1,339.7	1,336.1	1,340.5	1,342.8	1,344.1
5	Non-MBS ⁵	382.0	411.9	417.7	436.5	455.5	467.1	471.7	487.5	485.2	488.3	492.7	499.8
6	Other securities	782.5	797.7	797.9	800.4	794.2	791.3	791.6	792.2	791.7	791.6	790.0	788.8
7	Mortgage-backed securities ⁶	134.8	132.4	131.1	130.8	129.9	128.2	126.9	126.4	126.3	126.5	126.3	125.5
8	Non-MBS ⁷	647.8	665.3	666.8	669.6	664.2	663.1	664.7	665.8	665.4	665.1	663.7	663.3
9	Loans and leases in bank credit ⁸	6,659.8	6,750.9	6,769.6	6,795.0	6,832.5	6,871.5	6,922.6	6,957.0	6,951.9	6,945.0	6,975.5	6,984.5
10	Commercial and industrial loans	1,293.9	1,332.0	1,360.8	1,378.0	1,397.6	1,408.6	1,415.7	1,423.1	1,423.7	1,417.0	1,425.0	1,428.8
11	Real estate loans	3,504.2	3,503.5	3,505.8	3,515.1	3,527.2	3,537.6	3,558.8	3,567.0	3,566.4	3,561.2	3,570.8	3,576.5
12	Revolving home equity loans	486.8	471.0	468.7	467.3	466.6	465.5	464.7	462.7	462.9	462.5	462.4	461.5
13	Closed-end residential loans ⁹	1,592.9	1,557.9	1,554.8	1,556.8	1,562.5	1,566.6	1,578.3	1,579.9	1,579.1	1,572.6	1,581.0	1,588.1
14	Commercial real estate loans ¹⁰	1,424.5	1,474.6	1,482.3	1,491.0	1,498.0	1,505.6	1,515.8	1,524.3	1,524.4	1,526.1	1,527.4	1,527.0
15	Consumer loans	1,131.2	1,153.6	1,143.6	1,135.1	1,145.8	1,155.4	1,166.1	1,173.0	1,170.9	1,172.5	1,179.8	1,176.2
16	Credit cards and other revolving plans	603.4	606.3	594.8	584.9	590.8	596.3	601.2	603.8	601.6	602.8	608.8	605.1
17	Other consumer loans ¹¹	527.8	547.3	548.8	550.2	555.1	559.1	564.9	569.2	569.3	569.7	571.0	571.1
18	Other loans and leases	730.6	761.8	759.4	766.8	761.9	769.8	781.9	793.8	791.0	794.3	799.9	803.0
19	Fed funds and reverse RPs with nonbanks ¹²	133.2	120.2	119.8	117.2	107.7	107.9	107.2	109.9	108.4	112.4	113.5	110.2
20	All other loans and leases ¹³	597.4	641.6	639.6	649.6	654.3	661.9	674.7	683.9	682.6	681.9	686.3	692.8
21	LESS: Allowance for loan and lease losses	131.8	119.8	119.6	118.6	116.5	116.5	115.2	113.2	113.3	113.1	113.2	113.1
22	Interbank loans ¹²	94.1	88.6	89.6	88.7	86.7	83.4	87.0	91.5	99.0	86.0	90.9	73.3
23	Fed funds and reverse RPs with banks ¹²	84.9	81.6	82.8	81.7	79.1	74.9	78.7	83.8	91.1	78.5	83.2	65.8
24	Loans to commercial banks ¹⁴	9.2	7.0	6.8	6.9	7.7	8.4	8.3	7.7	7.9	7.5	7.7	7.5
25	Cash assets ¹⁵	1,108.4	1,335.4	1,333.2	1,350.3	1,357.6	1,338.4	1,383.5	1,415.7	1,424.8	1,395.1	1,427.4	1,431.8
26	Trading assets ¹⁶	135.5	118.1	121.1	116.3	114.6	119.2	114.8	114.6	115.2	117.9	112.1	114.5
27	Derivatives with a positive fair value ¹⁷	123.2	107.8	109.4	103.7	102.0	103.0	97.4	96.0	96.3	98.5	93.5	96.0
28	Other trading assets	12.3	10.3	11.7	12.5	12.6	16.1	17.4	18.6	18.9	19.4	18.7	18.6
29	Other assets ¹⁸	1,069.3	1,059.7	1,056.8	1,054.4	1,050.9	1,051.9	1,056.9	1,062.2	1,065.1	1,066.1	1,061.5	1,073.6
30	TOTAL ASSETS ¹⁹	11,422.4	11,751.0	11,787.4	11,849.5	11,904.2	11,942.3	12,050.5	12,147.2	12,155.6	12,117.2	12,179.7	12,197.4

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending			
										Jul 16	Jul 23	Jul 30	Aug 6
LIABILITIES													
31	Deposits	8,449.2	8,782.8	8,819.9	8,906.5	8,962.5	8,929.5	8,984.7	9,039.3	9,064.8	8,997.3	9,031.2	9,033.1
32	Large time deposits	712.6	710.8	705.7	706.7	725.8	726.5	730.4	737.2	740.3	737.3	733.6	728.0
33	Other deposits	7,736.6	8,072.0	8,114.2	8,199.8	8,236.7	8,203.0	8,254.3	8,302.2	8,324.5	8,260.0	8,297.6	8,305.2
34	Borrowings	938.7	962.5	950.5	956.0	970.5	989.8	1,006.1	1,008.8	1,007.4	999.6	1,020.1	993.2
35	Borrowings from banks in the U.S.	97.7	102.5	101.6	101.0	97.1	94.9	97.3	104.8	112.6	98.8	106.0	88.6
36	Borrowings from others	841.1	860.0	848.9	855.0	873.5	894.8	908.8	904.0	894.8	900.8	914.2	904.6
37	Trading liabilities ²⁰	118.5	115.1	113.7	105.8	97.2	100.6	98.6	98.4	101.3	101.4	94.8	101.0
38	Derivatives with a negative fair value ¹⁷	93.9	81.9	78.2	73.1	69.9	72.6	68.9	68.9	69.3	71.6	66.5	71.7
39	Other trading liabilities	24.6	33.2	35.5	32.7	27.3	28.0	29.7	29.5	32.0	29.9	28.3	29.3
40	Net due to related foreign offices	44.8	21.9	14.2	-18.3	-13.2	11.9	44.8	77.7	69.6	90.5	95.6	131.4
41	Other liabilities ²¹	378.1	341.7	347.3	349.7	334.2	338.6	335.1	339.7	331.7	341.0	349.9	352.9
42	TOTAL LIABILITIES ¹⁹	9,929.4	10,224.0	10,245.6	10,299.8	10,351.2	10,370.4	10,469.3	10,563.9	10,574.8	10,529.9	10,591.6	10,611.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,493.0	1,527.0	1,541.8	1,549.7	1,553.0	1,571.9	1,581.3	1,583.3	1,580.8	1,587.4	1,588.1	1,585.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.7	-3.0	2.7	1.5	4.1	12.2	10.7	10.8	9.8	12.3	10.7	11.0
45	Securitized consumer loans ²⁴	20.0	21.3	20.1	19.2	18.7	18.3	18.6	18.7	18.4	18.6	19.3	19.3
46	Securitized credit cards and other revolving plans	11.4	12.0	11.1	10.3	10.1	9.9	10.4	10.6	10.4	10.4	11.1	11.2
47	Other securitized consumer loans	8.6	9.2	9.0	8.9	8.6	8.4	8.2	8.1	8.0	8.2	8.2	8.1
48	Securitized real estate loans ²⁴	692.9	677.6	668.7	664.0	656.0	656.0	655.7	654.7	654.9	655.0	655.0	655.0

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	5,919.2	5,923.6	5,968.6	5,994.3	6,010.3	6,040.6	6,080.2	6,134.5	6,128.9	6,142.2	6,145.0	6,148.6
2	Securities in bank credit ²	1,684.2	1,696.6	1,712.7	1,725.1	1,732.5	1,748.3	1,762.3	1,789.5	1,786.7	1,792.5	1,791.6	1,795.5
3	Treasury and agency securities ³	1,143.7	1,152.2	1,166.8	1,177.6	1,188.2	1,207.3	1,215.3	1,242.7	1,239.5	1,246.4	1,249.7	1,255.9
4	Mortgage-backed securities (MBS) ⁴	925.7	908.0	915.4	916.1	913.1	921.5	923.2	924.3	922.8	924.4	925.7	926.8
5	Non-MBS ⁵	217.9	244.2	251.4	261.5	275.1	285.9	292.1	318.4	316.7	322.1	324.0	329.1
6	Other securities	540.5	544.4	545.9	547.6	544.3	540.9	547.1	546.8	547.2	546.0	541.9	539.6
7	Mortgage-backed securities ⁶	120.6	117.8	116.6	115.5	115.2	113.4	113.3	112.9	113.1	112.2	112.7	112.0
8	Non-MBS ⁷	420.0	426.6	429.3	432.1	429.1	427.6	433.8	433.9	434.1	433.9	429.2	427.6
9	Loans and leases in bank credit ⁸	4,235.0	4,227.0	4,255.9	4,269.2	4,277.8	4,292.3	4,317.8	4,345.0	4,342.2	4,349.7	4,353.4	4,353.0
10	Commercial and industrial loans	846.9	863.7	885.2	892.9	900.1	907.0	915.7	925.8	926.7	921.7	926.2	929.9
11	Real estate loans	2,011.0	1,962.3	1,962.4	1,958.6	1,958.4	1,958.7	1,967.8	1,969.2	1,966.8	1,973.7	1,972.0	1,964.6
12	Revolving home equity loans	381.0	363.6	361.3	359.3	357.6	355.9	354.4	351.9	352.2	351.5	351.3	350.1
13	Closed-end residential loans ⁹	1,093.0	1,047.7	1,048.2	1,044.5	1,044.0	1,043.9	1,050.5	1,051.2	1,047.7	1,056.2	1,054.4	1,048.2
14	Commercial real estate loans ¹⁰	536.9	551.0	552.9	554.7	556.7	558.8	562.9	566.0	567.0	565.9	566.2	566.3
15	Consumer loans	805.1	813.1	813.0	814.3	818.3	822.3	825.7	831.9	831.3	832.0	834.2	834.0
16	Credit cards and other revolving plans	418.7	416.5	415.6	414.0	415.8	417.3	417.3	419.5	418.8	419.2	420.9	420.6
17	Other consumer loans ¹¹	386.4	396.6	397.4	400.2	402.6	405.0	408.4	412.4	412.5	412.8	413.3	413.4
18	Other loans and leases	572.1	587.9	595.2	603.4	601.0	604.3	608.6	618.0	617.4	622.3	621.1	624.6
19	Fed funds and reverse RPs with nonbanks ¹²	136.5	115.0	115.4	115.4	111.5	110.3	108.2	113.7	112.3	117.3	116.3	112.0
20	All other loans and leases ¹³	435.6	472.9	479.8	488.0	489.5	494.0	500.4	504.4	505.2	505.1	504.8	512.6
21	LESS: Allowance for loan and lease losses	90.0	79.4	78.7	77.8	77.2	76.5	75.2	74.4	74.4	74.4	74.6	73.4
22	Interbank loans ¹²	49.9	44.5	44.6	43.8	44.7	45.5	45.8	46.6	44.9	45.2	48.8	49.8
23	Fed funds and reverse RPs with banks ¹²	41.6	38.6	38.6	37.8	38.1	38.3	38.4	39.7	38.3	38.5	42.1	43.0
24	Loans to commercial banks ¹⁴	8.3	5.9	6.0	6.0	6.6	7.2	7.4	6.9	6.6	6.7	6.6	6.8
25	Cash assets ¹⁵	811.2	970.4	995.3	1,013.0	1,042.2	1,035.3	1,082.2	1,105.4	1,108.5	1,134.3	1,082.1	1,112.5
26	Trading assets ¹⁶	132.2	116.4	118.8	115.6	113.8	116.6	111.1	111.8	111.5	115.7	112.5	111.5
27	Derivatives with a positive fair value ¹⁷	120.6	106.7	107.4	103.7	101.6	100.8	94.4	94.2	94.0	96.8	93.1	93.2
28	Other trading assets	11.6	9.7	11.4	11.9	12.2	15.8	16.7	17.6	17.5	18.9	19.4	18.3
29	Other assets ¹⁸	807.2	790.3	790.1	785.5	787.6	789.6	795.0	793.4	798.0	795.0	793.3	806.3
30	TOTAL ASSETS¹⁹	7,629.8	7,765.8	7,838.7	7,874.4	7,921.5	7,951.1	8,039.1	8,117.3	8,117.5	8,157.9	8,106.9	8,155.2

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending			
										Jul 16	Jul 23	Jul 30	Aug 6
LIABILITIES													
31	Deposits	5,489.5	5,690.0	5,727.3	5,751.2	5,792.1	5,827.0	5,859.9	5,893.5	5,907.5	5,923.2	5,864.8	5,860.4
32	Large time deposits	312.4	325.4	320.7	321.6	341.2	340.6	339.4	340.0	343.4	342.1	334.1	331.7
33	Other deposits	5,177.1	5,364.7	5,406.7	5,429.7	5,450.9	5,486.4	5,520.5	5,553.5	5,564.1	5,581.0	5,530.7	5,528.6
34	Borrowings	654.6	665.7	655.6	669.8	686.6	684.6	702.7	698.9	691.1	692.0	710.9	692.2
35	Borrowings from banks in the U.S.	50.7	44.8	45.2	45.2	43.9	44.5	42.2	45.5	48.9	41.4	46.4	26.7
36	Borrowings from others	604.0	620.9	610.4	624.6	642.7	640.1	660.4	653.5	642.2	650.6	664.4	665.5
37	Trading liabilities ²⁰	116.9	112.1	110.9	105.0	97.2	96.9	93.9	97.3	99.5	99.4	95.6	98.3
38	Derivatives with a negative fair value ¹⁷	92.9	78.8	76.0	72.5	70.2	70.2	66.6	68.0	68.4	71.2	66.8	69.2
39	Other trading liabilities	24.0	33.3	34.9	32.5	27.0	26.7	27.3	29.3	31.1	28.3	28.8	29.1
40	Net due to related foreign offices	-14.4	-22.6	-27.0	-48.4	-27.6	-14.1	5.4	25.8	22.3	23.9	33.5	72.8
41	Other liabilities ²¹	320.1	286.0	288.8	292.9	282.7	281.8	278.5	283.3	279.0	284.0	289.9	297.9
42	TOTAL LIABILITIES ¹⁹	6,566.7	6,731.3	6,755.5	6,770.6	6,831.1	6,876.1	6,940.3	6,998.9	6,999.5	7,022.5	6,994.7	7,021.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,063.1	1,034.5	1,083.1	1,103.8	1,090.3	1,075.0	1,098.8	1,118.4	1,118.0	1,135.4	1,112.2	1,133.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-0.1	0.7	4.3	2.7	5.7	12.5	9.6	9.9	8.8	11.3	9.7	10.7
45	Securitized consumer loans ²⁴	7.3	7.6	7.4	7.4	7.0	6.8	6.8	6.7	6.7	6.8	6.7	6.7
46	Securitized credit cards and other revolving plans	0.3	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3
47	Other securitized consumer loans	7.0	7.2	7.0	7.0	6.6	6.5	6.5	6.4	6.4	6.4	6.4	6.4
48	Securitized real estate loans ²⁴	674.5	657.1	647.6	643.4	645.3	645.5	645.2	643.5	642.5	642.8	646.2	646.7

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	5,886.3	5,943.3	5,966.6	5,982.8	6,006.5	6,041.2	6,072.9	6,103.8	6,094.7	6,092.5	6,119.7	6,137.2
2	Securities in bank credit ²	1,669.3	1,695.1	1,707.5	1,728.6	1,739.9	1,754.4	1,758.2	1,774.1	1,768.5	1,774.4	1,779.5	1,787.2
3	Treasury and agency securities ³	1,136.3	1,148.2	1,162.3	1,181.9	1,198.3	1,215.5	1,218.9	1,234.7	1,229.5	1,235.6	1,242.3	1,250.6
4	Mortgage-backed securities (MBS) ⁴	923.3	907.2	914.7	915.6	915.0	921.5	921.0	923.3	919.9	924.0	926.6	928.2
5	Non-MBS ⁵	213.0	241.0	247.5	266.3	283.3	294.0	297.9	311.4	309.6	311.6	315.7	322.4
6	Other securities	533.0	546.9	545.2	546.7	541.7	539.0	539.2	539.4	539.0	538.8	537.2	536.6
7	Mortgage-backed securities ⁶	119.5	118.2	117.1	116.3	115.3	113.5	112.2	111.9	111.7	112.0	111.8	111.2
8	Non-MBS ⁷	413.4	428.7	428.2	430.5	426.4	425.4	427.1	427.5	427.3	426.8	425.3	425.4
9	Loans and leases in bank credit ⁸	4,217.1	4,248.2	4,259.1	4,254.2	4,266.6	4,286.8	4,314.8	4,329.7	4,326.3	4,318.1	4,340.2	4,350.0
10	Commercial and industrial loans	843.1	862.0	885.5	894.5	906.9	913.4	917.8	922.0	922.0	916.2	923.7	926.3
11	Real estate loans	2,005.7	1,968.5	1,964.5	1,952.5	1,954.1	1,957.2	1,965.7	1,965.0	1,965.5	1,958.6	1,964.7	1,970.4
12	Revolving home equity loans	380.5	364.1	361.5	358.7	357.4	355.7	354.1	351.5	351.7	351.0	350.7	349.8
13	Closed-end residential loans ⁹	1,089.3	1,052.0	1,049.0	1,039.2	1,041.1	1,042.2	1,048.5	1,048.9	1,048.2	1,042.9	1,049.0	1,056.1
14	Commercial real estate loans ¹⁰	535.8	552.4	554.0	554.6	555.6	559.3	563.0	564.7	565.7	564.7	564.9	564.5
15	Consumer loans	802.1	823.1	814.3	807.5	813.4	818.9	824.9	828.9	827.5	828.0	832.9	831.2
16	Credit cards and other revolving plans	416.2	425.6	416.1	407.6	410.3	413.5	415.9	417.1	415.7	416.0	419.9	418.2
17	Other consumer loans ¹¹	386.0	397.5	398.2	399.8	403.1	405.4	408.9	411.8	411.8	412.0	413.0	413.0
18	Other loans and leases	566.1	594.6	594.8	599.6	592.2	597.3	606.5	613.8	611.2	615.3	619.0	622.1
19	Fed funds and reverse RPs with nonbanks ¹²	130.1	118.8	118.8	116.3	106.7	107.0	106.3	108.7	107.1	111.2	112.4	109.1
20	All other loans and leases ¹³	436.1	475.8	476.0	483.3	485.4	490.4	500.2	505.1	504.1	504.0	506.6	513.1
21	LESS: Allowance for loan and lease losses	89.3	79.2	78.9	77.9	76.5	76.4	75.4	73.9	74.0	73.8	74.0	73.7
22	Interbank loans ¹²	48.4	46.9	46.0	44.9	44.1	43.0	43.9	45.1	44.4	44.9	47.4	48.3
23	Fed funds and reverse RPs with banks ¹²	40.4	40.9	40.0	38.8	37.4	36.0	36.9	38.6	37.9	38.4	40.6	41.7
24	Loans to commercial banks ¹⁴	8.0	6.1	6.0	6.1	6.7	7.0	7.1	6.6	6.5	6.5	6.8	6.6
25	Cash assets ¹⁵	803.0	1,002.2	993.3	999.9	1,020.7	1,016.9	1,063.3	1,091.3	1,097.5	1,069.9	1,103.8	1,105.9
26	Trading assets ¹⁶	132.5	115.4	118.3	113.6	111.9	116.4	112.0	111.8	112.3	115.2	109.4	111.8
27	Derivatives with a positive fair value ¹⁷	120.4	105.4	106.8	101.2	99.6	100.6	94.9	93.6	93.8	96.1	91.0	93.8
28	Other trading assets	12.1	10.0	11.5	12.4	12.4	15.9	17.1	18.3	18.5	19.1	18.4	18.0
29	Other assets ¹⁸	806.4	793.7	790.8	789.0	784.8	785.1	791.1	793.7	798.5	796.5	791.5	804.7
30	TOTAL ASSETS¹⁹	7,587.3	7,822.2	7,836.2	7,852.4	7,891.5	7,926.3	8,007.9	8,071.9	8,073.5	8,045.1	8,097.8	8,134.3

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending				
										Jul 16	Jul 23	Jul 30	Aug 6	
LIABILITIES														
31	Deposits	5,461.4	5,710.9	5,724.7	5,769.1	5,801.6	5,774.6	5,815.9	5,861.9	5,878.0	5,829.8	5,853.6	5,861.3	
32	Large time deposits	319.1	324.4	317.6	314.5	334.7	335.8	339.2	346.8	349.7	347.3	342.5	337.6	
33	Other deposits	5,142.3	5,386.5	5,407.1	5,454.5	5,466.8	5,438.8	5,476.7	5,515.1	5,528.3	5,482.4	5,511.1	5,523.7	
34	Borrowings	649.8	668.9	664.1	671.7	684.1	694.5	703.5	694.1	690.6	684.9	703.2	684.0	
35	Borrowings from banks in the U.S.	50.9	45.2	44.7	45.3	43.7	42.3	41.8	45.6	53.6	39.8	44.6	26.4	
36	Borrowings from others	598.9	623.7	619.4	626.3	640.5	652.2	661.7	648.5	637.0	645.2	658.5	657.6	
37	Trading liabilities ²⁰	115.6	112.4	110.9	103.0	94.4	97.8	95.7	95.6	98.6	98.7	92.1	98.4	
38	Derivatives with a negative fair value ¹⁷	91.6	79.9	76.1	71.1	67.8	70.6	66.9	66.9	67.3	69.6	64.5	70.0	
39	Other trading liabilities	24.0	32.5	34.8	31.9	26.6	27.2	28.9	28.8	31.3	29.1	27.6	28.4	
40	Net due to related foreign offices	2.0	-23.6	-30.9	-63.9	-46.6	-14.5	17.3	41.7	36.4	50.5	58.5	96.9	
41	Other liabilities ²¹	317.5	283.1	288.6	290.5	276.0	278.6	276.0	281.2	274.4	280.9	291.0	295.5	
42	TOTAL LIABILITIES ¹⁹	6,546.2	6,751.8	6,757.4	6,770.3	6,809.5	6,831.1	6,908.4	6,974.6	6,978.0	6,944.8	6,998.3	7,036.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,041.1	1,070.4	1,078.8	1,082.1	1,082.0	1,095.2	1,099.6	1,097.3	1,095.5	1,100.2	1,099.4	1,098.2	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-0.1	0.7	4.3	2.7	5.7	12.5	9.6	9.9	8.8	11.3	9.7	10.7	
45	Securitized consumer loans ²⁴	7.1	7.6	7.3	7.3	7.1	6.8	6.7	6.5	6.5	6.5	6.5	6.4	
46	Securitized credit cards and other revolving plans	0.3	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	
47	Other securitized consumer loans	6.8	7.2	6.9	6.9	6.7	6.5	6.4	6.2	6.2	6.2	6.2	6.1	
48	Securitized real estate loans ²⁴	673.5	658.3	649.1	645.2	643.9	643.5	643.0	641.8	642.1	642.1	642.1	642.0	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	3,264.7	3,329.7	3,344.9	3,382.6	3,407.5	3,426.9	3,450.3	3,475.9	3,477.9	3,483.2	3,480.6	3,474.4
2	Securities in bank credit ²	822.2	825.9	826.1	832.6	835.3	841.4	846.4	848.4	848.7	849.1	847.6	845.8
3	Treasury and agency securities ³	571.4	572.4	572.2	576.8	582.3	587.8	594.4	594.0	594.3	593.9	593.1	592.2
4	Mortgage-backed securities (MBS) ⁴	402.5	401.9	404.4	406.5	408.9	411.3	418.0	419.5	420.0	419.8	419.7	418.0
5	Non-MBS ⁵	168.8	170.5	167.8	170.3	173.4	176.4	176.4	174.5	174.3	174.1	173.5	174.1
6	Other securities	250.8	253.5	253.9	255.8	253.0	253.7	252.0	254.4	254.5	255.2	254.4	253.6
7	Mortgage-backed securities ⁶	15.4	14.5	14.1	15.0	14.6	14.6	14.3	14.7	14.8	14.7	14.7	14.4
8	Non-MBS ⁷	235.4	239.0	239.8	240.8	238.4	239.1	237.7	239.7	239.7	240.5	239.7	239.1
9	Loans and leases in bank credit ⁸	2,442.5	2,503.8	2,518.8	2,550.0	2,572.2	2,585.5	2,603.9	2,627.5	2,629.2	2,634.1	2,633.0	2,628.6
10	Commercial and industrial loans	451.2	472.5	476.4	481.9	488.1	491.8	496.0	501.9	502.8	502.3	502.0	503.2
11	Real estate loans	1,498.0	1,536.1	1,544.1	1,565.6	1,575.1	1,580.9	1,592.0	1,601.7	1,602.1	1,606.9	1,604.8	1,599.9
12	Revolving home equity loans	106.5	107.5	107.6	109.0	109.3	109.6	110.1	111.4	111.4	111.7	111.8	111.8
13	Closed-end residential loans ⁹	502.8	506.1	508.4	520.7	524.4	525.7	529.5	530.3	531.6	533.6	530.5	525.0
14	Commercial real estate loans ¹⁰	888.7	922.5	928.1	935.9	941.4	945.6	952.4	959.9	959.1	961.6	962.5	963.1
15	Consumer loans	329.8	327.5	330.3	332.2	336.0	338.7	341.8	345.1	345.1	345.6	346.5	345.8
16	Credit cards and other revolving plans	187.4	178.0	179.9	180.6	182.8	184.0	185.5	186.9	186.6	187.1	187.9	187.0
17	Other consumer loans ¹¹	142.5	149.5	150.4	151.5	153.1	154.7	156.3	158.2	158.5	158.5	158.7	158.7
18	Other loans and leases	163.4	167.8	168.0	170.4	173.0	174.1	174.1	178.9	179.1	179.2	179.6	179.7
19	Fed funds and reverse RPs with nonbanks ¹²	3.3	1.6	1.1	1.0	1.5	1.1	0.9	1.3	1.6	1.3	1.3	1.0
20	All other loans and leases ¹³	160.0	166.2	166.9	169.3	171.5	173.0	173.3	177.6	177.6	177.9	178.4	178.7
21	LESS: Allowance for loan and lease losses	42.7	40.7	40.6	40.7	40.5	40.3	39.9	39.3	39.3	39.2	39.2	39.1
22	Interbank loans ¹²	47.3	42.2	43.1	42.7	42.1	42.4	44.1	47.9	53.1	45.0	46.0	25.8
23	Fed funds and reverse RPs with banks ¹²	46.0	41.3	42.3	41.9	41.0	40.9	43.0	46.8	51.6	44.0	45.2	24.9
24	Loans to commercial banks ¹⁴	1.3	0.9	0.8	0.9	1.1	1.4	1.2	1.1	1.5	1.0	0.9	0.9
25	Cash assets ¹⁵	306.3	381.7	333.4	322.5	332.3	341.5	320.8	322.8	327.2	329.0	325.6	317.0
26	Trading assets ¹⁶	3.1	2.8	2.6	2.5	2.6	2.6	2.7	2.8	2.9	2.8	2.7	2.8
27	Derivatives with a positive fair value ¹⁷	2.9	2.5	2.4	2.4	2.4	2.3	2.4	2.5	2.5	2.6	2.6	2.3
28	Other trading assets	0.1	0.3	0.2	0.2	0.2	0.3	0.2	0.3	0.3	0.2	0.2	0.5
29	Other assets ¹⁸	265.0	265.8	264.4	265.9	266.4	268.4	266.6	270.6	268.6	273.2	272.1	271.8
30	TOTAL ASSETS¹⁹	3,843.6	3,981.4	3,947.9	3,975.6	4,010.5	4,041.4	4,044.6	4,080.8	4,090.3	4,094.0	4,087.9	4,052.7

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending			
										Jul 16	Jul 23	Jul 30	Aug 6
LIABILITIES													
31	Deposits	3,000.7	3,074.4	3,099.0	3,132.0	3,150.5	3,170.9	3,178.2	3,191.7	3,203.1	3,204.6	3,189.5	3,170.2
32	Large time deposits	389.5	390.5	391.7	395.0	389.6	390.8	386.4	386.9	387.2	386.9	388.1	387.0
33	Other deposits	2,611.2	2,684.0	2,707.3	2,737.1	2,760.9	2,780.1	2,791.9	2,804.7	2,815.9	2,817.7	2,801.5	2,783.2
34	Borrowings	290.2	292.3	282.4	285.7	285.6	289.6	299.8	315.2	316.7	314.5	318.5	312.5
35	Borrowings from banks in the U.S.	49.0	55.7	54.1	56.0	52.5	51.3	56.3	61.7	61.2	61.0	64.0	65.1
36	Borrowings from others	241.2	236.6	228.3	229.7	233.1	238.3	243.5	253.6	255.5	253.5	254.5	247.4
37	Trading liabilities ²⁰	3.0	2.8	2.6	2.7	2.7	2.8	2.8	2.8	2.7	2.8	2.8	2.6
38	Derivatives with a negative fair value ¹⁷	2.5	2.2	2.0	2.0	2.0	1.9	2.0	2.1	2.1	2.2	2.1	1.8
39	Other trading liabilities	0.6	0.7	0.6	0.6	0.7	0.9	0.8	0.7	0.6	0.7	0.6	0.8
40	Net due to related foreign offices	42.1	40.8	43.0	50.1	36.9	30.7	26.8	35.8	31.8	39.9	38.2	34.2
41	Other liabilities ²¹	62.4	58.8	58.7	61.0	60.0	60.9	60.5	60.1	59.2	62.2	60.3	58.4
42	TOTAL LIABILITIES ¹⁹	3,398.5	3,469.1	3,485.8	3,531.5	3,535.7	3,554.9	3,568.2	3,605.7	3,613.5	3,624.0	3,609.3	3,578.0
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	445.1	512.3	462.1	444.1	474.8	486.5	476.4	475.1	476.8	470.0	478.6	474.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.6	-3.6	-1.7	-1.2	-1.6	-0.3	1.1	0.9	1.0	1.0	0.9	0.2
45	Securitized consumer loans ²⁴	13.3	13.3	12.5	11.8	11.5	11.6	12.2	12.5	12.3	12.4	13.0	12.9
46	Securitized credit cards and other revolving plans	11.3	11.4	10.6	9.9	9.6	9.7	10.3	10.4	10.3	10.3	10.8	10.7
47	Other securitized consumer loans	2.0	1.9	1.9	1.9	1.9	1.9	1.9	2.1	1.9	2.2	2.2	2.2
48	Securitized real estate loans ²⁴	19.8	18.7	18.9	17.9	12.4	13.2	13.6	13.4	13.4	13.2	13.8	13.8

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending			
										Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	3,260.6	3,325.7	3,339.6	3,375.7	3,404.3	3,424.8	3,450.7	3,472.6	3,470.1	3,472.9	3,481.2	3,480.1
2	Securities in bank credit ²	817.9	823.0	829.1	834.8	838.4	840.0	842.8	845.3	844.4	846.0	846.0	845.6
3	Treasury and agency securities ³	568.3	572.2	576.5	581.1	585.9	587.7	590.5	592.5	591.7	593.2	593.2	593.4
4	Mortgage-backed securities (MBS) ⁴	399.4	401.3	406.3	410.9	413.7	414.6	416.7	416.4	416.1	416.5	416.1	415.9
5	Non-MBS ⁵	168.9	170.9	170.1	170.2	172.2	173.1	173.8	176.2	175.6	176.7	177.0	177.5
6	Other securities	249.6	250.8	252.7	253.7	252.5	252.3	252.4	252.8	252.7	252.8	252.8	252.2
7	Mortgage-backed securities ⁶	15.2	14.2	14.1	14.5	14.6	14.7	14.7	14.5	14.6	14.6	14.5	14.3
8	Non-MBS ⁷	234.4	236.6	238.6	239.1	237.9	237.6	237.6	238.3	238.1	238.3	238.4	237.9
9	Loans and leases in bank credit ⁸	2,442.8	2,502.7	2,510.4	2,540.9	2,565.9	2,584.8	2,607.8	2,627.3	2,625.7	2,626.9	2,635.3	2,634.5
10	Commercial and industrial loans	450.8	470.0	475.3	483.5	490.7	495.3	498.0	501.1	501.7	500.8	501.4	502.5
11	Real estate loans	1,498.5	1,535.0	1,541.3	1,562.6	1,573.1	1,580.5	1,593.2	1,602.0	1,600.9	1,602.6	1,606.1	1,606.1
12	Revolving home equity loans	106.2	106.9	107.2	108.6	109.2	109.8	110.6	111.3	111.3	111.4	111.6	111.7
13	Closed-end residential loans ⁹	503.6	505.9	505.8	517.5	521.4	524.4	529.8	531.1	530.9	529.7	532.0	532.0
14	Commercial real estate loans ¹⁰	888.7	922.2	928.3	936.4	942.5	946.3	952.8	959.6	958.7	961.5	962.5	962.5
15	Consumer loans	329.0	330.5	329.3	327.6	332.4	336.5	341.2	344.1	343.3	344.5	346.9	345.0
16	Credit cards and other revolving plans	187.2	180.7	178.8	177.2	180.4	182.8	185.3	186.8	185.8	186.8	188.9	186.9
17	Other consumer loans ¹¹	141.8	149.8	150.6	150.4	152.0	153.7	155.9	157.4	157.5	157.7	158.0	158.1
18	Other loans and leases	164.4	167.2	164.5	167.2	169.8	172.5	175.5	180.0	179.8	179.0	180.9	180.9
19	Fed funds and reverse RPs with nonbanks ¹²	3.1	1.4	1.0	1.0	1.0	1.0	0.9	1.2	1.3	1.2	1.2	1.1
20	All other loans and leases ¹³	161.4	165.8	163.6	166.3	168.8	171.6	174.5	178.8	178.5	177.9	179.7	179.8
21	LESS: Allowance for loan and lease losses	42.5	40.6	40.7	40.7	40.0	40.1	39.8	39.3	39.3	39.3	39.2	39.4
22	Interbank loans ¹²	45.8	41.7	43.6	43.7	42.6	40.4	43.0	46.4	54.6	41.1	43.5	25.0
23	Fed funds and reverse RPs with banks ¹²	44.5	40.7	42.8	42.9	41.6	39.0	41.8	45.3	53.2	40.1	42.6	24.1
24	Loans to commercial banks ¹⁴	1.2	1.0	0.8	0.8	1.0	1.4	1.2	1.1	1.5	1.0	0.9	0.9
25	Cash assets ¹⁵	305.4	333.2	340.0	350.4	336.9	321.5	320.2	324.3	327.3	325.1	323.6	325.8
26	Trading assets ¹⁶	3.0	2.7	2.8	2.6	2.7	2.7	2.8	2.8	2.8	2.7	2.7	2.7
27	Derivatives with a positive fair value ¹⁷	2.8	2.5	2.6	2.5	2.5	2.5	2.5	2.5	2.4	2.4	2.4	2.2
28	Other trading assets	0.2	0.3	0.2	0.1	0.2	0.3	0.3	0.3	0.4	0.3	0.3	0.5
29	Other assets ¹⁸	262.8	266.0	266.0	265.4	266.1	266.8	265.7	268.5	266.5	269.6	270.0	268.9
30	TOTAL ASSETS ¹⁹	3,835.1	3,928.8	3,951.2	3,997.1	4,012.7	4,016.0	4,042.6	4,075.3	4,082.1	4,072.2	4,081.9	4,063.1

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6	
LIABILITIES														
31	Deposits	2,987.8	3,071.9	3,095.2	3,137.4	3,160.9	3,154.9	3,168.8	3,177.4	3,186.8	3,167.5	3,177.6	3,171.8	
32	Large time deposits	393.5	386.4	388.2	392.2	391.0	390.6	391.2	390.4	390.6	390.0	391.1	390.4	
33	Other deposits	2,594.3	2,685.5	2,707.0	2,745.2	2,769.9	2,764.3	2,777.6	2,787.1	2,796.3	2,777.5	2,786.4	2,781.4	
34	Borrowings	288.9	293.6	286.4	284.4	286.4	295.3	302.6	314.7	316.8	314.7	317.0	309.2	
35	Borrowings from banks in the U.S.	46.7	57.3	56.9	55.7	53.4	52.7	55.5	59.2	59.0	59.0	61.3	62.2	
36	Borrowings from others	242.2	236.3	229.4	228.7	233.0	242.6	247.1	255.5	257.8	255.7	255.6	247.1	
37	Trading liabilities ²⁰	2.9	2.6	2.8	2.8	2.8	2.8	2.8	2.7	2.7	2.7	2.7	2.6	
38	Derivatives with a negative fair value ¹⁷	2.3	2.0	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.7	
39	Other trading liabilities	0.6	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.7	0.8	0.8	0.9	
40	Net due to related foreign offices	42.8	45.4	45.1	45.7	33.4	26.4	27.6	36.0	33.2	40.0	37.2	34.6	
41	Other liabilities ²¹	60.7	58.6	58.7	59.2	58.2	60.0	59.1	58.5	57.3	60.1	58.9	57.4	
42	TOTAL LIABILITIES ¹⁹	3,383.2	3,472.2	3,488.2	3,529.5	3,541.6	3,539.3	3,560.9	3,589.3	3,596.8	3,585.0	3,593.3	3,575.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	452.0	456.6	463.0	467.6	471.1	476.6	481.7	486.0	485.3	487.1	488.6	487.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.6	-3.6	-1.7	-1.2	-1.6	-0.3	1.1	0.9	1.0	1.0	0.9	0.2	
45	Securitized consumer loans ²⁴	12.9	13.6	12.7	12.0	11.7	11.5	11.9	12.2	11.9	12.1	12.8	12.8	
46	Securitized credit cards and other revolving plans	11.1	11.6	10.7	10.0	9.7	9.6	10.1	10.3	10.1	10.1	10.8	10.8	
47	Other securitized consumer loans	1.9	2.0	2.0	2.0	2.0	1.9	1.8	1.9	1.8	2.0	2.0	2.0	
48	Securitized real estate loans ²⁴	19.4	19.3	19.6	18.8	12.1	12.4	12.8	12.9	12.8	12.9	13.0	13.0	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	843.4	870.8	881.6	903.7	916.2	927.5	945.0	953.8	946.5	945.4	957.8	958.4
2	Securities in bank credit ²	199.5	201.1	198.6	198.7	198.8	200.2	200.7	199.3	199.2	195.5	197.4	195.3
3	Treasury and agency securities ³	97.3	91.9	89.7	88.6	84.7	87.0	88.3	88.2	87.5	85.1	87.2	85.6
4	Mortgage-backed securities (MBS) ⁴	15.0	13.3	11.7	11.4	11.1	10.8	10.6	10.3	10.4	10.2	10.0	10.3
5	Non-MBS ⁵	82.3	78.6	78.0	77.2	73.6	76.2	77.7	77.9	77.2	74.9	77.2	75.3
6	Other securities	102.1	109.2	108.9	110.1	114.1	113.2	112.4	111.1	111.7	110.4	110.2	109.7
7	Mortgage-backed securities ⁶	6.5	8.0	7.7	7.6	7.5	7.5	7.7	7.5	7.6	7.6	7.2	7.2
8	Non-MBS ⁷	95.6	101.3	101.2	102.5	106.6	105.7	104.7	103.6	104.1	102.8	102.9	102.5
9	Loans and leases in bank credit ⁸	643.9	669.6	683.0	705.0	717.3	727.3	744.3	754.5	747.3	749.9	760.5	763.1
10	Commercial and industrial loans	263.0	274.4	284.4	291.3	294.8	293.6	296.8	303.5	301.1	302.3	305.2	307.3
11	Real estate loans	29.9	30.7	31.7	31.1	32.3	32.7	34.3	35.0	35.5	34.3	35.5	35.1
12	Revolving home equity loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	1.3	1.1	1.2	1.0	1.2	1.1	1.3	1.4	1.6	1.2	1.7	0.9
14	Commercial real estate loans ¹⁰	28.4	29.3	30.3	29.8	30.8	31.3	32.7	33.3	33.6	32.8	33.4	33.8
15	Consumer loans	2.3	2.5	2.5	2.4	2.4	2.3	2.4	2.4	2.4	2.4	2.5	2.5
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	2.3	2.5	2.5	2.4	2.4	2.3	2.4	2.4	2.4	2.4	2.5	2.5
18	Other loans and leases	348.7	362.0	364.4	380.1	387.9	398.7	410.9	413.6	408.3	410.9	417.4	418.2
19	Fed funds and reverse RPs with nonbanks ¹²	155.7	156.8	158.8	174.2	186.0	192.1	201.3	203.3	200.1	203.6	205.3	200.8
20	All other loans and leases ¹³	193.0	205.2	205.5	206.0	201.8	206.6	209.6	210.3	208.2	207.3	212.1	217.5
21	LESS: Allowance for loan and lease losses	0.7	0.8	0.3	0.1	0.2	0.1	0.5	0.8	0.8	0.8	0.8	0.8
22	Interbank loans ¹²	22.2	24.6	24.6	24.4	26.2	31.2	31.6	35.7	34.8	37.0	34.3	36.6
23	Fed funds and reverse RPs with banks ¹²	18.5	21.5	20.9	20.3	22.1	26.5	27.2	31.3	30.3	32.6	30.6	32.8
24	Loans to commercial banks ¹⁴	3.7	3.2	3.7	4.1	4.1	4.7	4.4	4.4	4.5	4.4	3.6	3.8
25	Cash assets ¹⁵	1,089.7	1,283.0	1,352.0	1,405.3	1,384.7	1,390.3	1,447.1	1,438.2	1,406.8	1,440.6	1,488.0	1,491.5
26	Trading assets ¹⁶	100.2	82.3	82.9	85.0	83.9	82.9	80.8	81.1	80.6	81.5	80.6	80.2
27	Derivatives with a positive fair value ¹⁷	94.2	77.3	78.3	80.2	79.2	78.0	75.9	76.2	75.4	76.9	76.6	75.4
28	Other trading assets	6.0	5.1	4.6	4.8	4.6	4.9	4.9	4.9	5.2	4.6	4.0	4.9
29	Other assets ¹⁸	71.4	72.1	72.5	73.8	71.6	74.1	74.6	81.3	80.0	79.2	87.6	76.7
30	TOTAL ASSETS¹⁹	2,126.1	2,332.1	2,413.3	2,492.2	2,482.3	2,505.9	2,578.8	2,589.3	2,548.0	2,582.8	2,647.5	2,642.6

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013 Jul	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	2014 Jul	Week ending				
										Jul 16	Jul 23	Jul 30	Aug 6	
LIABILITIES														
31	Deposits	1,010.8	1,082.6	1,100.6	1,112.5	1,123.3	1,134.3	1,123.3	1,146.2	1,149.0	1,130.1	1,156.6	1,135.9	
32	Large time deposits	862.1	910.3	927.4	937.7	943.0	949.3	935.2	950.9	956.9	937.3	952.9	943.3	
33	Other deposits	148.7	172.2	173.2	174.8	180.3	185.1	188.1	195.2	192.2	192.9	203.7	192.6	
34	Borrowings	575.0	599.7	614.3	633.0	640.8	660.1	695.2	713.9	710.7	709.6	724.4	724.9	
35	Borrowings from banks in the U.S.	39.6	36.9	40.6	43.7	41.8	44.1	42.3	44.4	46.3	43.9	44.3	43.8	
36	Borrowings from others	535.5	562.8	573.7	589.3	599.0	616.0	652.9	669.5	664.5	665.7	680.1	681.1	
37	Trading liabilities ²⁰	98.8	84.3	83.7	86.8	82.4	82.9	80.4	80.9	80.1	82.0	81.1	80.4	
38	Derivatives with a negative fair value ¹⁷	88.7	74.9	73.3	75.2	72.9	72.9	71.7	72.0	71.1	72.7	72.4	71.1	
39	Other trading liabilities	10.1	9.4	10.4	11.7	9.5	10.0	8.7	8.9	9.0	9.4	8.8	9.3	
40	Net due to related foreign offices	403.5	520.3	546.6	583.0	561.2	567.2	618.8	605.8	575.3	630.0	630.3	644.7	
41	Other liabilities ²¹	58.7	56.1	55.6	55.8	55.9	54.8	56.9	60.3	53.3	57.3	68.3	58.4	
42	TOTAL LIABILITIES ¹⁹	2,146.8	2,343.0	2,400.8	2,471.1	2,463.5	2,499.4	2,574.5	2,607.0	2,568.5	2,609.1	2,660.8	2,644.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-20.7	-10.9	12.5	21.1	18.8	6.5	4.2	-17.7	-20.5	-26.3	-13.2	-1.8	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.9	-3.6	-3.2	-3.0	-2.5	-2.0	-1.8	-1.6	-1.6	-1.7	-1.6	-1.5	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	-0.0	-0.0	0.0	-0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6
ASSETS													
1	Bank credit	838.3	866.7	887.4	908.8	916.7	929.5	941.5	946.1	937.8	941.5	955.1	959.2
2	Securities in bank credit ²	199.3	200.4	199.7	200.4	198.5	199.3	198.0	198.9	198.2	196.4	199.5	197.9
3	Treasury and agency securities ³	97.1	91.9	91.3	90.6	85.5	86.9	87.4	88.1	87.3	85.6	89.1	87.3
4	Mortgage-backed securities (MBS) ⁴	15.6	13.3	11.1	10.5	10.8	10.5	10.6	10.7	10.8	10.5	10.4	11.0
5	Non-MBS ⁵	81.5	78.6	80.2	80.1	74.7	76.4	76.8	77.4	76.6	75.2	78.6	76.2
6	Other securities	102.2	108.4	108.4	109.9	113.0	112.4	110.6	110.8	110.8	110.7	110.4	110.7
7	Mortgage-backed securities ⁶	6.5	7.6	7.5	7.5	7.5	7.5	7.5	7.4	7.5	7.5	7.2	7.2
8	Non-MBS ⁷	95.7	100.8	100.9	102.4	105.4	104.9	103.1	103.4	103.4	103.3	103.3	103.5
9	Loans and leases in bank credit ⁸	639.0	666.4	687.6	708.3	718.3	730.2	743.5	747.2	739.6	745.1	755.6	761.3
10	Commercial and industrial loans	262.6	274.7	286.8	295.2	295.2	294.1	298.0	303.1	301.6	301.6	305.3	308.3
11	Real estate loans	30.0	30.3	31.9	30.0	32.0	33.5	34.7	35.1	35.8	34.4	35.6	34.9
12	Revolving home equity loans	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	1.3	1.1	1.2	0.9	1.1	1.1	1.2	1.4	1.7	1.1	1.7	0.9
14	Commercial real estate loans ¹⁰	28.5	28.9	30.4	28.8	30.5	32.1	33.2	33.4	33.9	33.0	33.6	33.7
15	Consumer loans	2.3	2.5	2.5	2.5	2.5	2.4	2.4	2.4	2.4	2.4	2.5	2.5
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	2.3	2.5	2.5	2.5	2.5	2.4	2.4	2.4	2.4	2.4	2.5	2.5
18	Other loans and leases	344.2	358.9	366.4	380.6	388.5	400.1	408.4	406.6	399.8	406.7	412.2	415.6
19	Fed funds and reverse RPs with nonbanks ¹²	151.1	152.5	159.2	172.4	185.2	193.7	199.4	196.6	190.3	198.2	201.8	198.4
20	All other loans and leases ¹³	193.1	206.3	207.2	208.2	203.3	206.4	209.0	210.0	209.4	208.5	210.5	217.2
21	LESS: Allowance for loan and lease losses	0.6	0.5	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
22	Interbank loans ¹²	22.1	25.0	26.1	23.9	26.0	31.1	31.2	35.1	34.6	36.4	34.2	36.9
23	Fed funds and reverse RPs with banks ¹²	18.3	21.9	22.7	19.9	22.0	26.5	26.6	30.6	30.0	31.9	30.2	32.8
24	Loans to commercial banks ¹⁴	3.9	3.1	3.4	4.0	4.0	4.7	4.6	4.5	4.7	4.5	3.9	4.2
25	Cash assets ¹⁵	1,122.6	1,310.0	1,383.2	1,385.6	1,375.6	1,438.2	1,455.2	1,468.5	1,455.2	1,504.8	1,477.0	1,464.3
26	Trading assets ¹⁶	97.9	81.8	83.1	83.1	82.1	82.9	80.1	79.1	78.3	79.4	78.9	79.3
27	Derivatives with a positive fair value ¹⁷	91.7	76.9	78.3	78.4	77.4	78.0	75.2	74.0	73.3	74.4	74.0	73.9
28	Other trading assets	6.1	4.9	4.8	4.7	4.6	4.9	4.9	5.0	5.0	5.1	4.9	5.4
29	Other assets ¹⁸	65.1	68.9	72.6	74.4	73.3	76.1	75.5	76.0	73.8	73.0	83.0	73.1
30	TOTAL ASSETS¹⁹	2,145.4	2,352.0	2,451.9	2,475.4	2,473.2	2,557.3	2,583.1	2,604.3	2,579.1	2,634.6	2,627.7	2,612.3

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 15, 2014

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 16	Jul 23	Jul 30	Aug 6	
LIABILITIES														
31	Deposits	1,002.6	1,091.6	1,106.1	1,117.0	1,131.7	1,144.5	1,128.5	1,136.3	1,137.6	1,126.1	1,146.2	1,123.5	
32	Large time deposits	853.4	921.2	933.3	942.8	951.8	960.3	940.3	940.9	944.6	932.2	940.9	926.9	
33	Other deposits	149.1	170.4	172.9	174.2	179.9	184.1	188.2	195.4	193.0	193.9	205.3	196.6	
34	Borrowings	571.9	599.6	620.5	631.0	643.8	678.1	694.9	710.0	707.1	714.0	719.1	727.6	
35	Borrowings from banks in the U.S.	39.7	36.0	40.0	43.3	42.1	43.3	42.6	44.4	45.6	44.1	45.0	43.9	
36	Borrowings from others	532.3	563.7	580.5	587.6	601.7	634.7	652.3	665.7	661.5	669.9	674.1	683.8	
37	Trading liabilities ²⁰	95.4	85.6	83.5	85.7	82.4	83.1	79.3	78.2	76.8	78.7	78.0	78.3	
38	Derivatives with a negative fair value ¹⁷	85.8	74.9	72.7	74.3	73.1	73.7	70.9	69.8	68.9	70.0	69.6	69.3	
39	Other trading liabilities	9.6	10.7	10.8	11.4	9.3	9.5	8.3	8.4	8.0	8.8	8.4	8.9	
40	Net due to related foreign offices	415.2	516.1	581.3	580.9	555.4	591.5	619.8	617.4	602.4	657.2	612.9	623.3	
41	Other liabilities ²¹	56.8	55.1	56.5	56.9	55.9	56.2	56.7	58.3	51.2	54.5	67.4	55.7	
42	TOTAL LIABILITIES ¹⁹	2,141.9	2,348.0	2,447.9	2,471.4	2,469.2	2,553.3	2,579.1	2,600.3	2,575.1	2,630.6	2,623.7	2,608.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.6	3.9	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.9	-3.6	-3.2	-3.0	-2.5	-2.0	-1.8	-1.6	-1.6	-1.7	-1.6	-1.5	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost, available-for-sale reported at fair value, or held as trading assets, also reported at fair value. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Excludes loans secured by real estate, which are included in line 11.

15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

18. Excludes the due-from position with related foreign offices, which is included in line 40. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.

20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

23. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).